

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	Case Number 23-42045-659
Rosella Buren)	
)	
Debtor,)	Chapter 13
)	
Wilmington Savings Fund Society, FSB,)	Objection to Confirmation filed by
not in its individual capacity but solely as)	Wilmington Savings Fund Society, FSB,
Certificate Trustee of Bosco Credit II)	not in its individual capacity but solely
Trust Series 2010-1)	as Certificate Trustee of Bosco Credit II
)	Trust Series 2010-1
Creditor,)	

OBJECTION TO CONFIRMATION OF PLAN

Comes now Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit II Trust Series 2010-1 ("Creditor") by its attorney and for its objection to confirmation of Debtor's plan and states as follows:

1. Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit II Trust Series 2010-1 is the holder of a Deed of Trust and Note secured by real property located at 16305 Hampden Pl, Florissant, MO 63034. Said property is listed by the Debtor as an asset of the bankruptcy estate.

2. The approximate prepetition arrearages owed to Creditor are \$36,932.20. The approximate total pay off due to Creditor under the note is \$49,566.35.

3. The plan provides for the arrears debt to be cured and monthly deed of trust payments to be made by debtor. However, the Note on the property has a



maturity date of May 17, 2025. So the debt should be paid in full over the life of the plan.

WHEREFORE, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit II Trust Series 2010-1 prays confirmation of the plan filed by the Debtor be denied, that this case be dismissed for failure to propose a confirmable plan; and for such further orders as the Court deems just and proper.

Dated July 19, 2023

Respectfully Submitted,
Millsap & Singer, LLC

/s/ Eva Marie Kozeny

Cynthia M. Kern Woolverton, #47698, #47698MO

Eva Marie Kozeny, #40448, #40448MO

Adam G. Breeze, #60920, #60920MO

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Attorneys for Wilmington Savings Fund Society,
FSB, not in its individual capacity but solely as
Certificate Trustee of Bosco Credit II Trust Series
2010-1



CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on July 19, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Eva Marie Kozeny

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

William H. Ridings, Jr.

Diana S. Daugherty

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Rosella Buren
16305 Hampden Pl
Florissant, MO 63034

